

**REMARKS**

Claims 1-19 are pending in this application. By this Amendment, claims 1, 7, 11 and 17 have been amended. Applicants do not acquiesce in the correctness of the rejections and reserve the right to present specific arguments regarding any rejected claims not specifically addressed. Reconsideration in view of the above amendments and following remarks is respectfully requested.

Entry of this Amendment is proper under 37 C.F.R. §1.116(b) because the Amendment: (a) places the application in condition for allowance as discussed below; (b) does not raise any new issues requiring further search and/or consideration; and (c) places the application in better form for appeal. Accordingly, Applicants respectfully request entry of this Amendment.

In the Office Action, claims 1-10 and 13-19 are rejected under 35 U.S.C. 102(e) as being anticipated by Korman et al. (US 6,308,887), hereinafter "Korman"; and claims 11-12 are rejected under 35 U.S.C. 103(a) as being unpatentable over Korman. Applicants respectfully submit that the claimed subject matter is allowable for the reasons that follow.

With regard to independent claims 1, 4, 6-7, 11, 13 and 17-18, Applicants submit that Korman does not disclose or suggest each and every feature of the claimed invention. For example, with respect to claims 4 and 6, the claimed invention includes displaying financial transaction menu screens based on whether the identified financial institution is the managing financial institution or not (claim 4), and/or whether the identified financial institution is an associated financial institution (claim 5) or not. Specifically, the invention claims that "if said identified financial institution is not said managing financial institution, displaying a financial transaction menu screen unique to said identified financial institution on said display in place of a

menu screen created by said managing financial institution" (claim 4), and that "if a card for said associated financial institution is accepted, ... displaying a menu screen unique to said identified financial institution on said display; and if a card for said non-associated financial institution is accepted, displaying a menu screen for a non-associated financial institution created by said managing financial institution on said display" (claim 6). Korman does not display a different menu screen for a different financial institution to do transaction with. Korman discloses that the super-ATM may be used for a variety of transactions, but does not disclose that a different menu screen is used for a different financial institution. Specifically, column 7, lines 55-67 of Korman (relied on by the Office to disclose the above feature) only teaches "navigating the user menus" to obtain the theater information "downloaded to the super-ATM" (col. 7, lines 60-62), but does not teach displaying a menu of the theater. In view of the foregoing, Korman does not disclose the features of claims 4 and 6, as identified above.

Moreover, with respect to claims 7, 11, 17 and 18, Korman also does not include or suggest a counter in a relay center to be updated "based on said transaction request message and said transaction response message ... for a settlement among the plurality of financial institution systems." (Claim 17, similarly claimed in claims 7, 11 and 18). In Korman, the host computer only acts as a middle-man between a Super-ATM and a remote terminal, and does not include a counter to count, e.g., balances among and between different remote terminals. In col. 10, lines 45-58 (which is relied on by the Office to disclose the above feature), Korman only discloses receiving and forwarding messages, but not updating a counter to count balances among and between different remote terminals. In addition, in Korman, none of the industry computer systems 60 provides resources, e.g., cash, for a transaction between a user of a Super-ATM 10 and

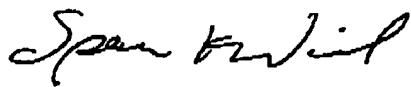
another industry computer system 60. As such, Korman does not disclose or suggest a settlement among the plurality of financial institution systems. The so-called initiation of a balance authorization in Korman involves only a user of a Super-ATM and an industry computer system 60, but does not happen among a plurality of industry computer systems 60. Further, a balance authorization in Korman is not a settlement in the claimed invention, as plainly shown by their meanings. In view of the foregoing, Korman does not teach or suggest the features of claims 7, 11, 17 and 18.

Furthermore, with respect to claims 1 and 13, Korman does not disclose "receiving menu screen information through a network, the menu screen information being created by each of a plurality of financial institutions[.]" (Claim 13, emphasis added, similarly claimed in claim 1). Rather, the Super-ATM of Korman has only one set of user menus for all the remote terminals and a user navigates the menus to select a remote terminal to do transactions with. In contrast, in the claimed invention, each financial institution creates its own menu screen information. In column 7, line 55 to column 8, line 12 (which is relied on by the Office to disclose the above feature), Korman only discloses downloading information from an industry computer system and a user navigating the user menu of the Super-ATM to view the downloaded information. Korman does not disclose downloading a specific menu screen created by the industry computer system. For example, the Super-ATM of Korman does not download and display the menu created by the theater. In addition, a user of Korman have to navigate the user menu to get the information of the theater, and a Super-ATM of Korman does not display a menu screen of the theater upon receiving "a medium for identifying an account at a financial institution." (Claim 13). As such, Korman does not teach the features of claims 1 and 13.

The dependent claims are believed allowable for the same reasons stated above, as well as for their own additional features.

Applicants respectfully submit that the application is in condition for allowance. Should the Examiner believe that anything further is necessary to place the application in better condition for allowance, the Examiner is requested to contact Applicants' undersigned attorney at the telephone number listed below.

Respectfully submitted,



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